

Common Card Usage Terms

AUTO-ADJUDICATION – Allows FBMC to immediately recognize an expense as eligible for reimbursement under your employer's plan and IRS regulations, thus eliminating the need for you to submit documentation.

EXPENSE DOCUMENTATION – FBMC may need to verify a reimbursement request. An invoice, statement or bill showing specific information outlined in the Documentation section of this brochure may be required.

PAYBACK OPTIONS – If you have an outstanding or ineligible card transaction, or you have not provided adequate documentation, the following actions may occur:

Auto-substitution – Outstanding card transactions will be paid before any out-of-pocket reimbursement requests are paid.

Check Submission – You may satisfy any outstanding card transactions by submitting a check made out to your employer in the amount of the outstanding transaction and mail it to FBMC.

Payback Through Payroll – You could be subject to salary deductions for the amounts of any outstanding card transactions.

RECLASSIFICATION – Any outstanding card transaction amounts remaining at the end of your plan year and any grace period will be reported as income on your W-2 at the end of the tax year.

SUSPENSION – You will temporarily lose the privilege of using your card if outstanding card transactions have not been satisfied. When the transactions are satisfied, your card privileges will be reinstated. If any outstanding card transactions are not submitted by the end of the plan run-out period, the card will be permanently suspended.

WHY YOU NEED the myFBMC CardSM

The myFBMC CardSM Visa[®] Card offers you a convenient way to pay for your eligible medical expenses. Like a credit card, you simply swipe it at the register and the funds will be automatically deducted from your account. Depending on your employer's plan, the myFBMC CardSM can be used to pay for eligible goods and services covered by your medical flexible spending account.

CONVENIENCE

The myFBMC CardSM offers an easier way to be reimbursed for eligible expenses. You will no longer need to write checks or use your personal credit card to pay for your health care expenses. Your funds are available at the beginning of the plan year, which allows FBMC to electronically reimburse your account when you use the card.

SIMPLICITY

Swipe the myFBMC CardSM like you would any other Visa[®] credit card. Visit www.myFBMC.com for a list of participating card locations.

INSTANT ACCESS TO FUNDS

With the myFBMC CardSM you have immediate access to the funds in your benefit account and can receive instant approval on eligible expenses.



Need More Information?

Lost or Stolen Cards

1-888-462-1909

Transactions Disputes

1-800-342-8017

FBMC Customer Care

www.myFBMC.com

1-800-342-8017

myFBMC CardSM Visa[®] Card
www.myFBMC.com • 800-342-8017

welcome to myFBMC



Usage

Depending on the benefit plan you are enrolled in, the myFBMC CardSM may be used to pay for certain eligible medical expenses. These expenses may include co-payments, Over-the Counter (OTC) items and prescription expenses.

Simply swipe the myFBMC CardSM like you would with any other credit card and the amount of your eligible expenses will be automatically deducted from your Medical Expense FSA. To find out if a store near you accepts the card, please refer to the IIAS Store List available at www.myFBMC.com.

NOTE: You cannot use your myFBMC CardSM for cosmetic dental expenses or eyeglass warranties.

Documentation

Documentation for an myFBMC CardSM expense is an invoice, statement or bill showing:

- name of the patient
- name of the service provider
- date of service
- type of service (ex: prescription and/or OTC name) and
- total dollar amount of service.

NOTE: Documentation *MUST* be submitted with a claim form, available at www.myFBMC.com.

You need to keep all documentation of eligible expenses paid with your myFBMC CardSM for at least one year, as stated in IRS regulations. This documentation must be submitted upon request by FBMC or the IRS. Card holders can visit www.myFBMC.com to find out if there are any outstanding card transactions that require documentation.

You must send in documentation for myFBMC CardSM transactions that are not a known office visit or prescription co-payment.

Card Information

You can visit www.myFBMC.com to check your account status, review your balance and check on any possible outstanding card transactions. All card participants also receive a regular statement showing account activity, including outstanding card transactions.

If you fail to submit requested documentation for a myFBMC CardSM expense, you will be subject to auto-substitution, suspension of card privileges, payback through payroll and reclassification. Please see the Common Card Usage Terms in this brochure for more information.